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PATENT Attorney Docket No.: 020375-042800US

TOWNSEND and TOWNSEND and CREW LLF

By: X my Gardan

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

McGee, Christopher, et al.

Application No.: 10/665,984

Filed: September 19, 2003

For: FINANCIAL PRESENTATION INSTRUMENTS WITH INTEGRATED HOLDER AND METHODS FOR USE

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450 Confirmation No. 5376

Examiner:

FUREMAN, Jared

Technology Center/Art Unit: 2876

AMENDMENT

Sir:

In response to the Office Action mailed November 8, 2006, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.